

PLS Ratio

Share of Mudarib	Rabb ul Maal
34%	66%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR FEBRUARY 2014

Local Currency		
	Payment Frequency	Weightages
7 Days Notice	7 Days	0.00317
Saving Accounts	Six monthly	0.00420
<b>Saving Accounts</b>		
Albaraka Business Plus	Monthly Payments	0.00008
<b>Saving Accounts</b>		
0 to 5,000,000	Monthly Payments	0.00420
5,000,001 to 10,000,000	Monthly Payments	0.00443
10,000,001 to 50,000,000	Monthly Payments	0.00489
50,000,001 to 100,000,000	Monthly Payments	0.00518
100,000,001 and above	Monthly Payments	0.00576
<b>Mudaraba Premium Plus - for individuals</b>		
0 to 1,000,000	Monthly Payments	0.00432
1,000,001 to 5,000,000	Monthly Payments	0.00518
5,000,001 to 10,000,000	Monthly Payments	0.00605
10,000,001 to 25,000,000	Monthly Payments	0.00633
25,000,001 to 50,000,000	Monthly Payments	0.00662
50,000,001 to 100,000,000	Monthly Payments	0.00668
100,000,001 to 150,000,000	Monthly Payments	0.00749
150,000,001 to 200,000,000	Monthly Payments	0.00806
200,000,001 to 250,000,000	Monthly Payments	0.00835
250,000,001 to 500,000,000	Monthly Payments	0.00864
500,000,001 and above	Monthly Payments	0.00904
<b>Mudaraba Premium Plus - for Business / Corporate</b>		
0 to 10,000,000	Monthly Payments	0.00518
10,000,001 to 30,000,000	Monthly Payments	0.00633
30,000,001 to 50,000,000	Monthly Payments	0.00662
50,000,001 to 150,000,000	Monthly Payments	0.00806
150,000,001 to 250,000,000	Monthly Payments	0.00893
250,000,001 to 300,000,000	Monthly Payments	0.00921
300,000,001 to 500,000,000	Monthly Payments	0.00921
500,000,001 and above	Monthly Payments	0.01008
<b>Incentive Accounts</b>		
0 to 100,000	Six Monthly	0.00432
100,001 to 10,000,000	Six Monthly	0.00518
10,000,001 to 50,000,000	Six Monthly	0.00708
50,000,001 and above	Six Monthly	0.00864
<b>Khazana Account</b>		
Rs 0 to 250,000	Quarterly	0.00432
Rs 250,001 to 5,000,000	Quarterly	0.00547
Rs 5,000,001 to 10,000,000	Quarterly	0.00662
Rs 10,000,001 to 25,000,000	Quarterly	0.00691
Rs 25,000,001 to 50,000,000	Quarterly	0.00720
Rs 50,000,001 to 100,000,000	Quarterly	0.00749
Rs 100,000,001 to 250,000,000	Quarterly	0.00806
Rs 250,000,001 to 500,000,000	Quarterly	0.00921
Rs 500,000,001 and above	Quarterly	0.00979



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PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR FEBRUARY 2014

Local Currency		
	Payment Frequency	Weightages
<b>Mahana Barkah Account</b>		
Rs 0 to 9,999	Monthly	0.00420
Rs 10,000 to 4,999,999	Monthly	0.00864
Rs Above 5,000,000	Monthly	0.00420
<b>TiFi-Young Saver Account</b>		
TiFi-Young Saver Account	Quarterly	0.00461
<b>Senior Citizen Account</b>		
Rs 0 to 249,999	Monthly	0.00432
Rs 250,000 to 999,999	Monthly	0.00461
Rs 1,000,000 to 4,999,999	Monthly	0.00547
Rs 5,000,000 to 9,999,999	Monthly	0.00662
Rs 10,000,000 and above	Monthly	0.00749
<b>Term Deposits</b>		
<b>1Month</b>		
1 Months 0 to 15,000,000	At Maturity	0.00662
1 Months 15,000,001 to 50,000,000	At Maturity	0.00691
1 Months 50,000,001 to 100,000,000	At Maturity	0.00720
1 Months 100,000,001 to 200,000,000	At Maturity	0.00777
1 Months 200,000,001 to 250,000,000	At Maturity	0.00875
1 Months 250,000,001 to 500,000,000	At Maturity	0.00921
1 Months Rs 500,000,001 and above	At Maturity	0.00979
<b>3Months</b>		
3 Months 0 to 15,000,000	At Maturity	0.00720
3 Months 15,000,001 to 50,000,000	At Maturity	0.00749
3 Months 50,000,001 to 100,000,000	At Maturity	0.00795
3 Months 100,000,001 to 200,000,000	At Maturity	0.00898
3 Months 200,000,001 to 250,000,000	At Maturity	0.00921
3 Months 250,000,001 to 500,000,000	At Maturity	0.01008
3 Months Rs 500,000,001 and above	At Maturity	0.01036
<b>6Months</b>		
6 Months 0 to 15,000,000	At Maturity	0.00749
6 Months 15,000,001 to 50,000,000	At Maturity	0.00777
6 Months 50,000,001 to 100,000,000	At Maturity	0.00823
6 Months 100,000,001 to 200,000,000	At Maturity	0.00921
6 Months 200,000,001 to 250,000,000	At Maturity	0.01008
6 Months 250,000,001 to 500,000,000	At Maturity	0.01036
6 Months Rs 500,000,001 and above	At Maturity	0.01065
<b>1Year</b>		
1 Year- Monthly 0 to 15,000,000	Monthly	0.00806
1 Year- Monthly 15,000,001 to 50,000,000	Monthly	0.00835
1 Year- Monthly 50,000,001 to 100,000,000	Monthly	0.00852
1 Year- Monthly 100,000,001 to 200,000,000	Monthly	0.00950
1 Year- Monthly 200,000,001 to 250,000,000	Monthly	0.00979
1 Year- Monthly 250,000,001 to 500,000,000	Monthly	0.01008
1 Year- Monthly 500,000,001 and above	Monthly	0.01036
<b>1Year</b>		
1 Year- Quarterly 0 to 10,000,000	Quarterly	0.00898
1 Year- Quarterly 10,000,001 to 100,000,000	Quarterly	0.00933
1 Year- Quarterly 100,000,001 to 250,000,000	Quarterly	0.00979
1 Year- Quarterly 250,000,001 and above	Quarterly	0.01065
<b>1Year</b>		
1 Year- Maturity 0 to 10,000,000	At Maturity	0.00893
1 Year- Maturity 10,000,001 to 100,000,000	At Maturity	0.00921
1 Year- Maturity 100,000,001 to 250,000,000	At Maturity	0.00979
1 Year- Maturity 250,000,001 to 500,000,000	At Maturity	0.01036
1 Year- Maturity 500,000,001 and above	At Maturity	0.01094
<b>2Years</b>	At Maturity	0.00939
<b>3Years</b>	Monthly	0.00916
<b>3Years</b>	Quarterly	0.00921
<b>3Years</b>	At Maturity	0.00979
<b>5Years</b>	Monthly	0.00979
<b>5Years</b>	Quarterly	0.01036
<b>5Years</b>	At Maturity	0.01094



PLS Ratio

Share of Mudarib	Rabb ul Maal
34%	66%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR FEBRUARY 2014

Local Currency
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Payment Frequency Weightages

**Mahana Amadni Scheme**

Term	Payment Frequency	Weightages
1 year	Monthly	
1 Year- Monthly MAS 0 to 15,000,000	Monthly	0.00806
1 Year- Monthly MAS 5,000,001 to 50,000,000	Monthly	0.00835
1 Year- Monthly MAS 50,000,001 to 100,000,000	Monthly	0.00852
1 Year- Monthly MAS 100,000,001 to 200,000,000	Monthly	0.00950
1 Year- Monthly MAS 200,000,001 to 250,000,000	Monthly	0.00979
1 Year- Monthly MAS 250,000,001 to 500,000,000	Monthly	0.01008
1 Year- Monthly MAS 500,000,001 and above	Monthly	0.01036
2 year	Monthly	0.00904
3 year	Monthly	0.00916
4 year	Monthly	0.00921
5 year	Monthly	0.00979

**AMI Deposits**

Term	Payment Frequency	Weightages
3 Months		
3 Months AMI 0 to 15,000,000	Monthly	0.00720
3 Months AMI 15,000,001 to 50,000,000	Monthly	0.00749
3 Months AMI 50,000,001 to 100,000,000	Monthly	0.00795
3 Months AMI 100,000,001 to 200,000,000	Monthly	0.00898
3 Months AMI 200,000,001 to 250,000,000	Monthly	0.00921
3 Months AMI 250,000,001 to 500,000,000	Monthly	0.01008
3 Months AMI Rs 500,000,001 and above	Monthly	0.01036
6 Months		
AMI 6 Months AMI 0 to 15,000,000	Six Monthly	0.00749
AMI 6 Months 15,000,001 to 50,000,000	Six Monthly	0.00777
AMI 6 Months 50,000,001 to 100,000,000	Six Monthly	0.00823
AMI 6 Months 100,000,001 to 200,000,000	Six Monthly	0.00921
AMI 6 Months 200,000,001 to 250,000,000	Six Monthly	0.01008
AMI 6 Months 250,000,001 to 500,000,000	Six Monthly	0.01036
AMI 6 Months Rs 500,000,001 and above	Six Monthly	0.01065
1 Year		
1 Year - six monthly 0 to 10,000,000	Six Monthly	0.00910
1 Year - six monthly 10,000,001 to 100,000,000	Six Monthly	0.00939
1 Year - six monthly 100,000,001 and above	Six Monthly	0.00979
2 Years	Six Monthly	0.00916
3 Years	Six Monthly	0.00933
5 Years	Six Monthly	0.01094

  
 Muhammad Saleem Khan  
 AVP Finance

  
 Tamim Shabbir  
 Chief Financial Officer

  
 Justice Khalil-ur-Rehman  
 Shariah Advisor

INST/2014/  
January 29, 2014

PLS Ratio

Share of Mudarib	Rabb ul Maal
87%	13%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR FEBRUARY 2014

FOREIGN CURRENCY

Saving Account	Payment Frequency	Weightages
USD 0 to 50,000	Monthly	0.00320
USD 50,001 to 100,0000	Monthly	0.00640
USD 100,001 to 200,0000	Monthly	0.00960
USD 200,001 to 500,0000	Monthly	0.03199
USD 500,001 and above	Monthly	0.06398
GBP Saving (Below £ 1,000/-)	Monthly	0.00320
GBP Saving (Above £ 1,000/-)	Monthly	0.00640
EURO Saving (Below € 1,000/-)	Monthly	0.00320
EURO Saving (Above € 1,000/-)	Monthly	0.00640
JPY Saving (Below ¥ 1,000/-)	Monthly	0.00320
JPY Saving (Above ¥ 1,000/-)	Monthly	0.00640
UAE Saving (Below AED 5,000/-)	Monthly	0.00128
UAE Saving (Above AED 5,000/-)	Monthly	0.00320


Term Deposits	Payment Frequency	Weightages
USD 1 Month 0 to 500,000	At Maturity	0.01599
USD 1 Month 500,001 to 1,000,000	At Maturity	0.04798
USD 1 Month 1,000,001 and above	At Maturity	0.06398
USD 3 Months 0 to 500,000	At Maturity	0.03071
USD 3 Months 500,001 and above	At Maturity	0.08957
USD 6 Months 0 to 500,000	At Maturity	0.04159
USD 6 Months 500,001 and above	At Maturity	0.09277
USD 1 Year & above 0 to 500,000	At Maturity	0.05438
USD 1 Year & above 500,001 and above	At Maturity	0.09597

Term Deposits	Payment Frequency	Weightages
GBP 1 Month	At Maturity	0.00960
GBP 3 Months	At Maturity	0.02399
GBP 6 Months	At Maturity	0.03039
GBP 1 Year & above	At Maturity	0.03199

Term Deposits	Payment Frequency	Weightages
EURO 1 Month	At Maturity	0.00960
EURO 3 Months	At Maturity	0.02399
EURO 6 Months	At Maturity	0.03039
EURO 1 Year & above	At Maturity	0.03199

Term Deposits	Payment Frequency	Weightages
UAE Dirham 1 Month	At Maturity	0.00640
UAE Dirham 3 Months	At Maturity	0.00704
UAE Dirham 6 Months	At Maturity	0.00768
UAE Dirham 1 Year & above	At Maturity	0.00960

Term Deposits	Payment Frequency	Weightages
JPY Dirham 1 Month	At Maturity	0.00960
JPY Dirham 3 Months	At Maturity	0.02399
JPY Dirham 6 Months	At Maturity	0.03039
JPY Dirham 1 Year & above	At Maturity	0.03199

  
Muhammad Saleem Khan  
AVP Finance

  
Tamim Shabbir  
Chief Financial Officer

  
Justice Khalil-ur-Rehman  
Shariah Advisor